

FILED  
7/13/22 1:57 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

In re:  
BREANA R. HAYES

Debtor(s)  
Ronda J. Winnecour, Trustee  
Movant

vs.  
BREANA R. HAYES

Respondent(s)

Case No. 19-10813TPA  
Chapter 13

Related to Document No. 71

**ORDER**

AND NOW, this 13th day of July, 2022, the Court having considered the Chapter 13 Trustee's certification (or request) for dismissal, and any responses thereto, the following relief (as reflected by the checked boxes below) is **ORDERED**, **ADJUDGED and DECREED**:

This case is **DISMISSED**, with prejudice. The Debtor(s) is/are ineligible for bankruptcy relief under any chapter for a period of 180 days from the date of this Order.

This case is **DISMISSED**, without prejudice.

If either of the above provisions is checked, indicating that this case is being dismissed, then it is **FURTHER ORDERED** as follows:

- A. Each wage attachment issued in this case is now terminated. So that each employer knows to stop the wage attachment, the Debtor(s) shall immediately serve a copy of this Order on each employer and file a proof of service within 10 days of the date of this Order.
- B. This case is administratively closed. However, Court retains jurisdiction over the Trustee's Report of Receipts and Disbursements and Final Report and Account. Upon submission of UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further Order of Court.

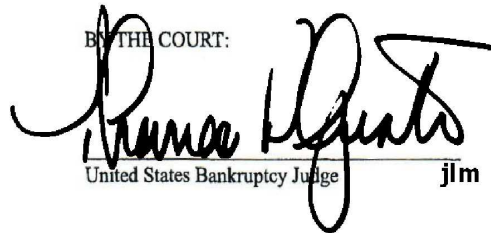
- C. The Clerk shall give notice to all creditors of this dismissal.
- D. Any motion to reopen must be accompanied by the appropriate reopening fee, equal to the filing fee for the appropriate chapter (less administrative fee), together with the unpaid \$\_\_\_\_\_ portion of the original filing fee.
- E. The Debtor remains legally liable for all debts as if the bankruptcy petition had not been filed. This bankruptcy case no longer prevents collection efforts or lawsuits. Creditor collection remedies are reinstated pursuant to 11 U.S.C. Section 349, and creditors are directed to 11 U.S.C. Section 108(c) for time limits on filing a lawsuit to collect. Generally, a creditor's lawsuit must be filed by the later of:
- (1) the time deadline provided by state law; or
  - (2) 30 days after the date of this notice.

This case is not dismissed. The plan term is extended to a total of \_\_\_\_\_ months; the monthly plan payment amount is changed to \$ 1313 effective 7/22.

This case is not dismissed at this time. However, in the event of any future plan default by the Debtor(s), then on the Trustee's certificate of default, this case shall be dismissed \_\_\_\_\_ with / \_\_\_\_\_ without prejudice, without further notice or hearing.

Other: Debtor to implement wage attachment  
or TFS within 30 days  
\_\_\_\_\_  
\_\_\_\_\_

BY THE COURT:

  
United States Bankruptcy Judge jlm

In re:  
Breana R. Hayes  
Debtor

Case No. 19-10813-TPA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1  
Date Rcvd: Jul 13, 2022

User: auto  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 15, 2022:

Recip ID	Recipient Name and Address
db	+ Breana R. Hayes, 8 Coutter Road, Greenville, PA 16125-8123

TOTAL: 1

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Jul 13 2022 23:46:51	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15103516	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 13 2022 23:47:09	Capital One N.A., PO Box 30285, Salt Lake City, UT 84130-0285
15103517	Email/PDF: ais.chase.ebn@aisinfo.com	Jul 13 2022 23:47:08	Chase Card, Po Box 15298, Wilmington, DE 19850
15120057	+ Email/Text: RASEBN@raslg.com	Jul 13 2022 23:41:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15103518	+ Email/PDF: resurgentbknofications@resurgent.com	Jul 13 2022 23:47:04	LVNV Funding LLC, assignee of Capital One Bank (USA) NA, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15108361	Email/PDF: resurgentbknofications@resurgent.com	Jul 13 2022 23:47:05	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15103527	Email/Text: EBN@Mohela.com	Jul 13 2022 23:41:00	US Department of Education / Mohela, 633 Spirit Drive, Chesterfield, MO 63005
15103519	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 13 2022 23:42:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
15103520	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 13 2022 23:42:00	Midland Funding LLC, 350 Camino De La Reina, Suite 300, San Diego, CA 92108-3007
15103522	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 13 2022 23:47:03	Portfolio Recovery Associates LLC, PO Box 12914, Norfolk, VA 23541
15103521	+ Email/Text: bankruptcy@firstenergycorp.com	Jul 13 2022 23:42:00	Penn Power, 5001 NASA Boulevard, Fairmont, WV 26554-8248
15103523	+ Email/Text: bnc-quantum@quantum3group.com	Jul 13 2022 23:41:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
15106881	Email/Text: bnc-quantum@quantum3group.com	Jul 13 2022 23:41:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
15103524	+ Email/Text: bankruptcyteam@quickenloans.com	Jul 13 2022 23:42:00	Quicken Loans Inc, 635 Woodward Avenue, Detroit, MI 48226-3408
15103525	Email/Text: philadelphia.bnc@ssa.gov		

District/off: 0315-1

User: auto

Page 2 of 2

Date Rcvd: Jul 13, 2022

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Total Noticed: 18

		Jul 13 2022 23:42:00	Social Security Administration Office, 155-10 Jamaica Avenue, Jamaica, NY 11432
15103526	+ Email/PDF: gecsed@recoverycorp.com	Jul 13 2022 23:47:00	Synco / JCPenney, Po Box 965007, Orlando, FL 32896-5007
15104610	+ Email/PDF: gecsed@recoverycorp.com	Jul 13 2022 23:47:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Quicken Loans Inc.
15108767	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, US Department of Education/MOHELA, 633 Spirit Dr, Chesterfield, MO 63005
15139919	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15118213	*+	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 15, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 13, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Quicken Loans Inc. bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Debtor Breana R. Hayes dan@mrdebtbust.com katie@mrdebtbust.com;kaitlyn@mrdebtbust.com;kristen@mrdebtbust.com;fosterlaw@ecf.inforuptcy.com
Maria Miksich	on behalf of Creditor Quicken Loans Inc. mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 5